

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

MARY H REYNA

Debtor(s)

Case No. 05-07720

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2005.
- 2) The plan was confirmed on 05/10/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2007.
- 5) The case was completed on 12/08/2009.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,735.00.
- 10) Amount of unsecured claims discharged without payment: \$31,249.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$33,468.94
Less amount refunded to debtor	\$282.94

**NET RECEIPTS:** **\$33,186.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,546.85
Other	\$194.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,440.85**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALARM ONE	Unsecured	580.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	1,584.00	NA	NA	0.00	0.00
AURORA EARTHMOVER CU	Unsecured	NA	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	NA	1,391.62	1,391.62	966.73	0.00
BANK ONE/JPM CHASE	Secured	100.00	100.00	100.00	100.00	16.02
BLUE CROSS BLUE SHIELD	Unsecured	1,005.99	NA	NA	0.00	0.00
BYL AGENCY LTD	Unsecured	90.00	NA	NA	0.00	0.00
CARSON PIRIE SCOTT	Unsecured	1,200.00	NA	NA	0.00	0.00
CELLULAR ONE	Unsecured	299.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK	Unsecured	6,736.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA N.A	Unsecured	7,108.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	1,174.00	NA	NA	0.00	0.00
DELNOR COMMUNITY HOSPITAL	Unsecured	340.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,232.00	5,171.96	5,171.96	3,592.86	0.00
DREYER MEDICAL CLINIC	Unsecured	80.00	80.00	80.00	55.57	0.00
ECAST SETTLEMENT CORP	Unsecured	576.00	614.68	614.68	427.01	0.00
HSBC BANK USA	Unsecured	1,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	182.00	122.52	122.52	122.52	0.00
JEFFERSON CAPITAL SYSTEMS	Secured	13,744.48	13,744.48	13,744.48	13,744.48	2,049.11
MARSHALL FIELD	Unsecured	604.00	699.39	699.39	485.85	0.00
MED HEALTH FINANCIAL SERV	Unsecured	80.00	NA	NA	0.00	0.00
MOBIL CARD SRV	Unsecured	830.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	335.00	NA	NA	0.00	0.00
RIVERSIDE FINANCE INC	Unsecured	2,159.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	529.00	528.51	528.51	367.15	0.00
ROUNDUP FUNDING LLC	Unsecured	7,550.00	7,550.13	7,550.13	5,244.92	0.00
SAMS CLUB	Unsecured	736.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	294.00	NA	NA	0.00	0.00
WALMART	Unsecured	802.00	NA	NA	0.00	0.00
WELLS FARGO	Secured	1,422.93	1,572.93	1,572.93	1,572.93	0.00
WELLS FARGO	Secured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,572.93	\$1,572.93	\$0.00
Debt Secured by Vehicle	\$13,744.48	\$13,744.48	\$2,049.11
All Other Secured	\$100.00	\$100.00	\$16.02
<b>TOTAL SECURED:</b>	<b>\$15,417.41</b>	<b>\$15,417.41</b>	<b>\$2,065.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$122.52	\$122.52	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$122.52</b>	<b>\$122.52</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,036.29</b>	<b>\$11,140.09</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,440.85</u>	
Disbursements to Creditors	<u>\$28,745.15</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$33,186.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.